The Cleveland Housing Network:
Bringing Information Technology Home

by
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H ome ownership is a part of the American Dream. But, home ownership isn't something that just happens to most of us – it takes work, it takes knowledge, it takes commitment, and it takes time. For many Americans, the dream of home ownership is never going to become a reality: they're willing to work at it, they're willing to commit whatever amount of time it takes, but they lack either the knowledge or the financial wherewithal.

For more than twenty-five years, the Cleveland Housing Network (CHN) has been working with low-income Clevelanders to realize their dreams of home ownership. CHN's TOP-supported project, **Bringing Information Technology (IT) Home** is an interactive Internet-based initiative to build
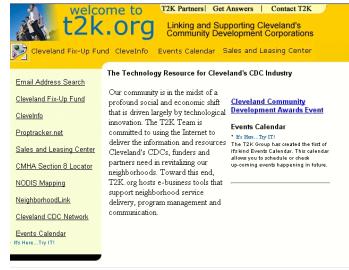

capacity for successful homeownership and financial strength among underserved low-income families, with particular emphasis on families participating in the CHN's nationally-acclaimed Lease Purchase program. The Lease Purchase Program offers poor families who might not otherwise have a chance to own a home, the promise of titled ownership after 15 years of responsible residency. Lease Purchase families are 82 percent female-headed households and 79 percent African-American; 5 percent earn less than $25,000 a year. As these families approach the end of their lease term and prepare to purchase their homes, they face critical challenges including insufficient access to mainstream financial institutions, inadequate employment and career development opportunities, and poor financial literacy.

Bringing IT Home literally "brings home" the skills, equipment, and technology to interact with banking and money management, homeownership and maintenance, resident support, and community relations applications for low-income families. **Bringing IT Home** is a comprehensive suite of software, training, data-access, and interactive web-based applications designed to help low-income families become financially literate. Users receive hands-on, individualized computer and Internet training, presented in a format that's neither threatening nor condescending. After they complete their training, Bringing IT Home families desktop PCs (the project pays half and the families pay the other half), free Internet access, and unique in-home support services from Digital Connectors, a group of high school students with extensive technology training. All of the training, and all of the online tools, are accessible to Bringing IT Home families in both English and Spanish.

A partnership bringing together the resources of the Cleveland Housing Network, the City of Cleveland Department of Community Development, Cleveland Saves, Cleveland State University, KeyBank, National City Banks, and East Tech High School, along with national partners One Economy and the Enterprise Foundation, Bringing IT Home is more than simply a feature-packed website. Participants have access to online banking and money management tools with take-action capability to connect to mainstream financial services; financial literacy skill-building tools with personalized financial coaching; the Cleveland Beehive with resources to improve users' standards of living; interactive homeownership capacity-building courses; online access and interaction with the City of Cleveland housing services; and participation in a digital community.